

**IN THE CLAIMS:**

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

1. (PREVIOUSLY PRESENTED) An electronic transaction system, comprising:  
bearer bond means providing an online electronic bearer bond having a monetary value without linking the online electronic bearer bond to identity of a specific user;  
transaction means performing monetary transactions with said bearer bond as a payment by converting the monetary value of said bearer bond for use with existing payment protocols;  
and  
network means providing user access to said bearer bond means and said transaction means.

2. (PREVIOUSLY PRESENTED) An electronic apparatus adapted for exchanging currency over a network, comprising:  
an electronic document for performing transactions using the electronic document as a payment by converting a value of said electronic document for use with existing payment protocols, the electronic document being provided without linking the electronic document to identity of a specific user and said transactions containing data information associated with said electronic document; and  
a database processing and storing said data information to perform said transactions over said network.

3. (PREVIOUSLY PRESENTED) A method for creating a universally accepted form of payment using an electronic transaction system, comprising:  
selecting an item costing a first value in a first currency;  
converting the first value in the first currency into a second value in a second currency;  
and  
executing an electronic transaction by using the second value of the second currency as payment for the item without linking identity of parties to execute the electronic transaction,

thereby creating a universal form of payment acceptable by any merchant that uses an existing payment protocol.

4. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein a credit card is not used as payment for the item.

5. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein a bank account is not used as payment for the item.

6. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein an electronic bearer document is used as payment for the item.

7. (ORIGINAL) The method for creating a universally accepted form of payment in an electronic transaction according to claim 3, wherein the first and second currencies are hard currencies.

8. (PREVIOUSLY PRESENTED) An electronic transaction system, comprising:  
an electronic online bearer bond having a monetary value, the electronic online bearer bond being provided without being linked to identity of a specific user;  
a database for performing monetary transactions with said electronic online bearer bond as a payment by converting the monetary value of said bearer bond for use with existing payment protocols; and  
a network for providing user access to said electronic online bearer bond and said database.

9. (PREVIOUSLY PRESENTED) A method of executing an electronic transaction using an interactive electronic bearer document, comprising:  
issuing the interactive electronic bearer document having a monetary value and assigning verification information to the issued interactive electronic bearer document without linking the verification information to identity of a specific user; and

executing the electronic transaction using the issued interactive electronic bearer document as a form of payment by converting the monetary value of said bearer document for use with existing payment protocols upon presentation of the assigned verification information.

10. (PREVIOUSLY PRESENTED) A method of executing an electronic transaction via an electronic transaction system using an interactive electronic bearer document, comprising:

executing the electronic transaction using the interactive electronic bearer document as a form of payment with respect to an existing accepted form of payment, where the interactive electronic bearer document is converted to a universally acceptable payment form by performing necessary operations by any user and used as the form of payment for the electronic transaction.

11. (PREVIOUSLY PRESENTED) A method of creating a universally accepted form of payment for an electronic transaction, comprising:

receiving an electronic document having a first form of payment for the electronic transaction from a user, the electronic document being non-specific to identity of the user; and

converting a value of the first form of payment into a universally accepted form of payment, transferring the universally accepted form as a second form of payment to a merchant and executing the electronic transaction, thereby creating a universally accepted form of payment as requested by the user.

12. (PREVIOUSLY PRESENTED) A method of creating a universally accepted form of payment, comprising:

transmitting an electronic document having a set of pre-defined protocols as a form of payment for a transaction, said document being transmitted without requiring indication of identity of a user and having a universally acceptable value; and

using the electronic document as a payment to a merchant employing an existing payment protocol including credit cards .